

In re:
Kevin Charles Hersh, Sr
Kristen Elizabeth Hersh
Debtors

Case No. 23-11336-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jan 24, 2024

User: admin
Form ID: 155

Page 1 of 3
Total Noticed: 38

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.
^	Addresses marked '^' were sent via mandatory electronic bankruptcy noticing pursuant to Fed. R. Bank. P. 9036.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jan 26, 2024:

Recip ID	Recipient Name and Address
db/jdb	+ Kevin Charles Hersh, Sr, Kristen Elizabeth Hersh, 105 Oval Lane, North Wales, PA 19454-1825
14779978	+ FIDELITY, PO Box 770001, CINCINNATTI, OH 45277-0001
14845777	+ Michele Perez Capilato, Esquire, 500 Office Center Drive, Suite 400, Fort Washington, PA 19034-3234
14783111	+ PENNYMAC LOAN SERVICES, LLC, c/o MARK A. CRONIN, KML Law Group, P.C., 701 Market Street, Ste 5000 Philadelphia, PA 19106-1541

TOTAL: 4

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
14781508	+ Email/Text: bkfilings@zwickerpc.com	Jan 25 2024 08:11:00	American Express National Bank, c/o Zwicker & Associates, P.C., 80 Minuteman Road, P.O. Box 9043, Andover, MA 01810-0943
14789717	Email/PDF: bncnotices@becket-lee.com	Jan 25 2024 08:27:15	American Express National Bank, c/o Becket and Lee LLP, PO Box 3001, Malvern PA 19355-0701
14787530	+ Email/Text: bkfilings@zwickerpc.com	Jan 25 2024 08:11:00	American Express National Bank, AENB, c/o Zwicker and Associates, P.C., Attorneys/Agents for Creditor, P.O. Box 9043, Andover, MA 01810-0943
14779970	+ Email/PDF: bncnotices@becket-lee.com	Jan 25 2024 08:27:47	American Express Travel Related Services, Attn: Bankruptcy, Po Box 981537, El Paso, TX 79998-1537
14779971	+ Email/PDF: bncnotices@becket-lee.com	Jan 25 2024 08:27:16	Amex, Correspondence/Bankruptcy, Po Box 981540, El Paso, TX 79998-1540
14779973	+ Email/PDF: AIS.cocard.ebn@aisinfo.com	Jan 25 2024 08:16:40	Capital One, Attn: Bankruptcy, Po Box 30285, Salt Lake City, UT 84130-0285
14779974	+ Email/Text: bankruptcy@capvs.com	Jan 25 2024 08:10:00	Cavalry Portfolio Services, Attn: Bankruptcy, 500 Summit Lake Drive, Suite 400, Vahalla, NY 10595-2321
14779975	+ Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2024 08:16:58	Citi/Sears, Citibank/Centralized Bankruptcy, Po Box 790034, St Louis, MO 63179-0034
14791010	Email/Text: bnc-quantum@quantum3group.com	Jan 25 2024 08:10:00	Citibank, N.A., c/o Quantum3 Group LLC, PO Box 280, Kirkland, WA 98083-0280
14786138	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2024 08:16:40	Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
14779977	Email/PDF: Citi.BNC.Correspondence@citi.com	Jan 25 2024 08:16:39	Dsnb Bloomingdales, Attn: Recovery 'Bk', Po Box 9111, Mason, OH 45040
14791198	Email/Text: mrdiscen@discover.com	Jan 25 2024 08:10:00	Discover Bank, Discover Products Inc, PO Box 3025, New Albany, OH 43054-3025

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14779976	+ Email/Text: mrdiscen@discover.com	Jan 25 2024 08:10:00	Discover Financial, Attn: Bankruptcy, Po Box 3025, New Albany, OH 43054-3025
14779979	Email/Text: sbse.cio.bnc.mail@irs.gov	Jan 25 2024 08:10:00	Internal Revenue Service, POB 7346, Philadelphia, PA 19101-7346
14822985	Email/Text: JCAP_BNC_Notices@jcap.com	Jan 25 2024 08:10:00	JEFFERSON CAPITAL SYSTEMS LLC, PO Box 7999, St Cloud MN 56302
14791036	Email/PDF: resurgentbknofications@resurgent.com	Jan 25 2024 08:16:55	LVNV Funding, LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
14779980	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 25 2024 08:11:00	Navy FCU, Attn: Bankruptcy, P.O. Box 3000, Merrifield, VA 22119-3000
14779981	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 25 2024 08:11:00	Navy Federal Cr Union, 820 Follin Lane Se, Vienna, VA 22180-4907
14784004	+ Email/Text: ext_ebn_inbox@navyfederal.org	Jan 25 2024 08:11:00	Navy Federal Credit Union, P.O. Box 3000, Merrifield, VA 22119-3000
14779982	+ Email/Text: bankruptcynotices@psecu.com	Jan 25 2024 08:11:00	P S E C U, Attention: Bankruptcy, Po Box 67013, Harrisburg, PA 17106-7013
14782963	^ MEBN	Jan 25 2024 08:02:09	PENNYMAC LOAN SERVICES, LLC, C/O KML Law Group, 701 Market Street Suite 5000, Philadelphia, PA. 19106-1541
14798257	Email/Text: Bankruptcy.Notices@pnc.com	Jan 25 2024 08:10:00	PNC BANK, NATIONAL ASSOCIATION, P.O. BOX 94982, CLEVELAND, OH 44101
14779972	Email/Text: Bankruptcy.Notices@pnc.com	Jan 25 2024 08:10:00	BBVA, Attn: Bankruptcy, 5 South 20th St, Birmingham, AL 35233
14795197	+ Email/Text: bankruptcynotices@psecu.com	Jan 25 2024 08:11:00	PSECU, PO BOX 67013, HARRISBURG, PA 17106-7013
14779983	+ Email/PDF: ebnotices@pnmac.com	Jan 25 2024 08:27:11	PennyMac Loan Services, LLC, Attn: Correspondence Unit, Po Box 514387, Los Angeles, CA 90051-4387
14796889	+ Email/PDF: ebnotices@pnmac.com	Jan 25 2024 08:16:56	PennyMac Loan Services, LLC., P.O. Box 2410, Moorpark, CA 93020-2410
14779984	^ MEBN	Jan 25 2024 08:02:03	Prosper Funding LLC, 221 Main Street, Suite 300, San Francisco, CA 94105-1909
14779985	+ Email/PDF: ais.sync.ebn@aisinfo.com	Jan 25 2024 08:16:40	Synchrony Bank/Lowes, Attn: Bankruptcy, Po Box 965060, Orlando, FL 32896-5060
14779986	+ Email/Text: bncmail@w-legal.com	Jan 25 2024 08:10:00	Target Nb, C/O Financial & Retail Services, Mailstop BT PO Box 9475, Minneapolis, MN 55440-9475
14797476	Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 25 2024 08:10:00	U.S. Bank NA dba Elan Financial Services, Bankruptcy Department, PO Box 108, Saint Louis MO 63166-0108
14779987	+ Email/Text: RPSBankruptcyBNCNotification@usbank.com	Jan 25 2024 08:10:00	U.S. Bankcorp, Attn: Bankruptcy, 800 Nicollet Mall, Minneapolis, MN 55402-7000
14779989	+ Email/Text: bkelectronicnotices@usaa.com	Jan 25 2024 08:10:00	USAA Federal Savings Bank, Attn: Bankruptcy, 9800 Fredricksburg Rd, San Antonio, TX 78288-0002
14779988	+ Email/Text: LCI@upstart.com	Jan 25 2024 08:10:00	Upstart, Upstart Operations/ Attn:Bankruptcy, Po Box 1503, San Carlos, CA 94070-7503
14780688	^ MEBN	Jan 25 2024 08:02:08	Upstart Network, Inc, PO BOX 1931, Burlingame, CA 94011-1931

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BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jan 26, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on January 24, 2024 at the address(es) listed below:

Name	Email Address
DENISE ELIZABETH CARLON	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
MARK A. CRONIN	on behalf of Creditor PENNYMAC LOAN SERVICES LLC bkgroup@kmlawgroup.com
MICHELE PEREZ CAPILATO	on behalf of Debtor Kevin Charles Hersh Sr michelecapitolaw@gmail.com, perezcapitolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
MICHELE PEREZ CAPILATO	on behalf of Joint Debtor Kristen Elizabeth Hersh michelecapitolaw@gmail.com perezcapitolaw@yahoo.com;capilatomr81063@notify.bestcase.com;capitolaw.assistant@gmail.com
SCOTT F. WATERMAN [Chapter 13]	ECFMail@ReadingCh13.com
United States Trustee	USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 6

***UNITED STATES BANKRUPTCY COURT
EASTERN DISTRICT OF PENNSYLVANIA***

In Re: Kevin Charles Hersh, Sr and Kristen
Elizabeth Hersh

Debtor(s)

Chapter: 13

Bankruptcy No: 23-11336-amc

ORDER CONFIRMING PLAN UNDER CHAPTER 13

AND NOW, this January 24, 2024 upon consideration of the plan submitted by the debtor under chapter 13 of title 11 U.S.C. and the standing trustee's report which has been filed; and it appearing that:

A. a meeting of creditors upon notice pursuant to 11 U.S.C. 341 (a) and a confirmation hearing upon notice having been held;

B. the plan complies with the provisions of 11 U.S.C. 1322 and 1325 and with other applicable provisions of title 11 U.S.C.;

C. any fee, charge or amount required under chapter 13 of title 28 or by the plan, to be paid before confirmation, has been paid;

WHEREFORE, it is ORDERED that the plan is CONFIRMED.

Ashely M. Chan
Judge, United States Bankruptcy Court